

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Case No: 13-45059 – MER

DEREK B JOHNSON  
2630 2ND AVE S  
MINNEAPOLIS, MN 55408

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1990

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 1/22/14

Michael E Ridgway  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on January 22, 2014 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 DEREK B JOHNSON  
 Debtor

Case No. 13-45059-MER  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: admin  
 Form ID: 7dsc

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Jan 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2014.

db +DEREK B JOHNSON, 2630 2ND AVE S, MINNEAPOLIS, MN 55408-1701  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 60496851 +BARCLAYS BANK DELAWARE, 700 PRIDES XING, NEWARK DE 19713-6102  
 60496853 +COMMUNITY REINVESTMENT FUND, 801 NICOLLET MALL, SUITE 1800 W, MINNEAPOLIS MN 55402-5708  
 60496854 +STUDENT LOAN FINANCE CO/GLELSI, PO BOX 7860, MADISON WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Jan 23 2014 22:18:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Jan 23 2014 22:19:58 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 60496850 +EDI: AMEREXPR.COM Jan 23 2014 22:18:00 AMERICAN EXPRESS, PO BOX 981537,  
 EL PASO TX 79998-1537  
 60496852 +EDI: CHASE.COM Jan 23 2014 22:18:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298  
 60521749 EDI: RECOVERYCORP.COM Jan 23 2014 22:18:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 60496855 EDI: USBANKARS.COM Jan 23 2014 22:18:00 US BANK, PO BOX 790408, SAINT LOUIS MO 63179-0408  
 60496856 +EDI: WFFC.COM Jan 23 2014 22:18:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335,  
 DES MOINES IA 50306-0335  
 60496857 +E-mail/Text: bankruptcies@wingsfinancial.com Jan 23 2014 22:20:59 WINGS FINANCIAL,  
 14985 GLAZIER AVENUE STE 100, APPLE VALLEY MN 55124-7490

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2014

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2014 at the address(es) listed below:

Brian Leonard bleonard@losgs.com, mn03@ecfcbis.com  
 Robert J. Hoglund on behalf of Debtor DEREK B JOHNSON bankruptcy@hoglundlaw.com  
 US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3